

**ATTORNEY DOCKET NO. 22022.0007US****APPLICATION NO. 09/427,811****Page 8 of 9****REMARKS**

The Applicants greatly appreciate the time that Examiner Adnan Mirza spent with the undersigned patent attorney on June 2, 2004. The meeting was quite productive in advancing the present patent application.

As suggested by Examiner Mirza during the meeting, the claims have been amended to eliminate "for a/the selected information provider" as the first two steps performed, "to eliminate "by an update" thereafter, and to add "by the selected information provider", all in order to better clarify the invention.

Examiner Mirza also asked the undersigned to review the specification for the current patent application, in order to determine whether a clarifying amendment to the "generating a predicted login time... " step is needed. The undersigned has now reviewed the specification, and determined that no such clarifying amendment is needed.

Specifically, this step is adequately supported in the specification at, for example, page 5, line 5 et seq. and page 21, line 12 et seq. The language used for this step in the claims is nearly identical to that used in the specification. Moreover, this step is also defined in further detail in yet another embodiment of the present invention in claim 5, which is also adequately supported in the specification.

In view of the foregoing, the present patent application is now deemed to be in condition for allowance. Applicants therefore respectfully request formal allowance of the application. If the Examiner believes further discussion of any issue would expedite allowance, the Examiner is encouraged to telephone Applicants' undersigned representative.

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A Credit Card Payment Authorization Form PTO-2038 authorizing payment of the fee of \$1,180.00 (\$410.00 of which is for a two-month extension of time for a large entity under 37 C.F.R. § 1.17, and \$770.00 of which is for the RCE filing fee) is enclosed. This amount is believed to be correct; however, the Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 14-0629.

Respectfully submitted,

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